

UNITED STATES BANKRUPTCY COURT
DISTRICT of District of New Jersey

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/24/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joanne Raggi
 PO Box 556
 Hamburg, NJ 07416

Social Security/Taxpayer ID/Employer ID/Other Nos.:
 xxx-xx-5191 (Joanne Raggi)

United States Bankruptcy Judge:
 Honorable Morris Stern

Attorney for Debtor(s) (name and address):

Chris H. Colabella
 Gruber, Colabella, Liuzza, Kutyla & Ullm
 41 Lakeside Boulevard
 Hopatcong, NJ 07843-1339
 Telephone number: (973) 398-7500

Trustee:

John Sywilok
 Godlesky & Sywilok
 51 Main Street
 Hackensack, NJ 07601
 Telephone number: (201) 487-9390
 The United States Trustee, Region 3 appoints the above-named individual as interim trustee as of the date of the filing of the bankruptcy petition.

Meeting of Creditors:

Date: **July 30, 2010**

Time: **10:30 AM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
9/28/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

MLK Jr Federal Building
 50 Walnut Street
 Newark, NJ 07102
 Telephone number: 973-645-4764

For the Court:

Clerk of the Bankruptcy Court:
 James J. Waldron

Business Hours:

8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 6/28/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

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Undeliverable Notices. Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

Case information – telephone access. Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.

Case information – electronic access. Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <http://pacer.psc.uscourts.gov>.

Internet access. Additional information may be available at the Court's Web Site: <http://www.njb.uscourts.gov>.

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CERTIFICATE OF NOTICE

District/off: 0312-2
Case: 10-29389

User: rhernand
Form ID: b9a

Page 1 of 1
Total Noticed: 34

Date Rcvd: Jun 28, 2010

The following entities were noticed by first class mail on Jun 30, 2010.

db +Joanne Raggi, PO Box 556, Hamburg, NJ 07419-0556
aty Chris H. Colabella, Gruber, Colabella, Liuzza, Kutyla & Ullm, 41 Lakeside Boulevard,
Hopatcong, NJ 07843-1339
tr +John Sywilok, Godlesky & Sywilok, 51 Main Street, Hackensack, NJ 07601-7088
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
510916688 Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
510916691 CCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272
510916689 +Capital Management Services, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
510916693 Directv, PO Box 78626, Phoenix, AZ 85062-8626
510916694 Fingerhut, PO Box 166, Newark, NJ 07101-0166
510916698 Hudson Valley FCU, PO Box 31021, Tampa, FL 33631-3021
510916699 +Hudson Valley Federal Credit Union, 159 Barnegat Road, Poughkeepsie, NY 12601-5454
510916700 +Law Office Of Richard Clark, PLLC, 3030 S. Gessner, Suite 200, Houston, TX 77063-3733
510916704 +MRS Associates, Inc, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
510916702 Merchantile Adjustment Bureau, LLC, PO Box 9016, Williamsville, NY 14231-9016
510916706 Newton Imaging, PA, PO Box 10728, Lancaster, PA 17605-0728
510916707 +Oxford Management Services, PO Box 1991, Southgate, MI 48195-0991
510916708 Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
510916710 Shell Card Center, Processing Center, PO Box 183018, Columbus, OH 43218-3018
510916711 Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
510916713 +United Collection Bureau, Inc, PO Box 1418, Maumee, OH 43537-8418
510916714 Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

The following entities were noticed by electronic transmission on Jun 28, 2010.

510916687 +EDI: ACCE.COM Jun 28 2010 17:33:00 Asset Acceptance LLC, PO Box 771,
Woodbury, NJ 08096-7771
510916715 EDI: CHASE.COM Jun 28 2010 17:33:00 Washington Mutual Card Services, PO Box 660487,
Dallas, TX 75266-0487
510916690 EDI: CAPITALONE.COM Jun 28 2010 17:33:00 Capital One Bank NA, PO Box 70884,
Charlotte, NC 28272-0884
510916692 EDI: CHASE.COM Jun 28 2010 17:33:00 Chase, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
510916695 EDI: AMINFOFP.COM Jun 28 2010 17:33:00 First Premier Bank, PO Box 5147,
Sioux Falls, SD 57117-5147
510916696 EDI: HFC.COM Jun 28 2010 17:33:00 HSBC Bank USA N.A., PO Box 17051,
Baltimore, MD 21297-1051
510916697 EDI: HFC.COM Jun 28 2010 17:33:00 HSBC Bank USA N.A., PO Box 88000,
Baltimore, MD 21288-0001
510916701 +EDI: RESURGENT.COM Jun 28 2010 17:33:00 LVNV Funding LLC, PO Box 10584,
Greenville, SC 29603-0584
510916703 EDI: MID8.COM Jun 28 2010 17:33:00 Midland Credit Management, 8875 Aero Dr. Ste 200,
San Diego, CA 92123-2255
510916705 EDI: WFNNB.COM Jun 28 2010 17:33:00 New York And Company, WFNNB, PO Box 182782,
Columbus, OH 43218-2782
510916709 EDI: SEARS.COM Jun 28 2010 17:33:00 Sears Credit Cards, PO Box 183081,
Columbus, OH 43218-3081
510916712 EDI: CHASE.COM Jun 28 2010 17:33:00 TJX Rewards, Cardmember Service, PO Box 15325,
Wilmington, DE 19886-5325

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2010

Signature:

